



Online Banking Development Officer

Department: Marketing

Job Code: 240-11

Reports to: Marketing Director

FLSA: Exempt

Grade 11; Range \$52,986.87 to \$82,129.65

Supervises: None

Revised: 03/20/14

SUMMARY

The Online Banking Development Officer is responsible for the development, implementation, enhancement and support of the Bank's digital banking products and services. This includes developing a plan and maintaining expanded online channels and usage. Products/services include online banking, mobile banking, social media, and website. Performs analysis and data mining of market and customer trends (at the product and customer levels), providing recommendations regarding product development and profitability, performs research and provides data to the banking segments that will directly relate to the creation and expansion of new or existing services or markets.

MINIMUM REQUIREMENTS FOR POSITION:

- A Bachelors Degree in Business, Marketing or a Technical Discipline such as Computer Science, Information Services or a related work experience.
 - Five to seven years experience in Electronic Banking Operations; Digital Marketing experience is a plus.
 - Broad knowledge of the industry and an ability to apply and develop innovative advances
 - Relevant experience in information technology preferred (could be developing applications, working with e-commerce software programs).
 - Ability to acquire and maintain changing product information for all products supported.
 - Communicates effectively and clearly with a broad range of employees across the organization, as well as external counterparts.
 - Excellent written and verbal communication skills with a demonstrated ability to write communications clearly, concisely, and effectively.
 - Innovation and flexibility for meeting the demands of an ever-changing market.
 - Excellent computer skills, including word-processing, spreadsheet, presentation, internet, and internal bank software.
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PRIMARY ACTIVITIES AND RESPONSIBILITIES:

- Takes ownership and ensures timely response and resolution of customer issues.
- Analyzes customer usage of electronic resources, works with the Marketing Department to increase usage of online banking delivery channels.
- Works with the IT Department to improve user-friendliness to the degree desired.
- Pull all electronic delivery channels together to help develop plans for a total E-branch for customers.

- Takes ownership and is responsible for the coordination of all electronic delivery channels together to create an efficient, functional and user friendly E-Branch for customers.
- Maintains knowledge of internal and external resources to mitigate disruption of services to customers.
- Communicates recurring or serious issues to Senior Management.
- Recommends temporary work around and viable solutions to improve customer service and response.
- Leads the development and implementation of new internet banking products and services.
- Reviews existing internet banking offerings for enhancements as a result of business goals, competitive pressures and revenue opportunities.
- As new processes and systems are implemented, trains or coordinates training efforts with the Corporate Trainer to ensure company employees are trained on proper use and troubleshooting techniques.
- Coordinates marketing, implementation and training for the company's Internet Banking products services and website presence.
- Identifies the need for system updates; procures new vendors; negotiates and administers contracts for the provision of products and services.
- Combines business (marketing, sales, banking) skills with knowledge of internet based computer applications to develop, market, sell, deliver and service bank products and services through electronic systems including:
 - Company Website
 - Online banking
 - Mobile phones
 - Bill payment, enrollments, transactions, payments, account aggregation
 - B2B and B2C commerce
 - Other related digital products
- Develops plans to maximize online banking channels and usage to include online banking, bill pay, mobile banking and increased website traffic. Develops strategies, policies, and procedures around social media, specifically appropriate employee interaction (comments and responses while at the bank and out of the office.)
- Analyzes website traffic utilizing SEO or other analytics. Monitors website links quarterly to ensure they are working properly and linking to correct material. Updates website and maintains copies of website changes for examiners.
- Utilizes Bank's CRM system to extract customer data in order to develop and track marketing campaigns.
- Develops and analyzes reports/data related to market segments and market penetration to assess current market share and evaluate potential market share opportunity.
- Manages product development including training, tracking, and working with other business lines to ensure adoption. Communicates to internal department updates and changes to products and services to ensure awareness and execution to include Training, IT, and other departments as necessary.
- Reviews digital banking service/product mix to ensure continued applicability and appropriate fee structure.



- Responsible for adhering to and complying with all Bank policies and procedures, all applicable federal and state laws and regulatory guidance governing financial institutions, including, but not limited to, Federal Deposit Insurance Improvement Act (FDICIA), FACT Act, Bank Secrecy Act and Regulation CC.
- Other marketing duties as assigned.